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ABSTRACT

Effective buymanship and effective financial management are the cornerstone of an elementary and secondary school consumer education program. The curriculum must meet some basic and essential criteria in order to prepare the student for learning about budgeting, a concept which encompasses buymanship and financial management. Through knowledge, insights, and attitudes, students can be helped toward a rich image of the personal and family life they want to work toward, the values they mean to live by, and the commitments they will not forsake; toward a working familiarity with their economic system; and toward a working acquaintanceship with the processes of government and a social philosophy. The tone of a course is important in determining how the students see their own lives; each teacher must decide what type of attitude towards consumerism he wishes to encourage. Preliminary steps to program organization are described: (1) lay out the total job; (2) take an inventory of consumer education already being done in each department; (3) find simple adaptations to enrich the total program. In a well-rounded school-wide program, the special consumer education course starts where other programs have left off, and drives deeper. (Author/AJ)

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TEACHING CONSUMER EDUCATION

A Common-Sense Approach

NEW JERSEY
CENTER FOR CONSUMER EDUCATION SERVICES

New Jersey State Department of Education, Division of Vocational Education
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TEACHING

CONSUMER EDUCATION

A Common-Sense Approach

by

Fred T. Wilhelms, Ph.D.

Center for Consumer Education Services

1974

Preface

Much has been written about consumer education -- about what it is, what it can be, how it fits into current curriculum patterns, and how to go about teaching it. To some of us who have been involved with this exciting educational concept for the past few years, there has been a constant search for some basic idea -- or set of ideas -- that would be generally acceptable to all concerned with consumer education. The writing of Fred Wilhelms in THE CONSUMER EDUCATOR -- over the period of March 1972 through June 1973 -- seemed to fulfill the criteria generally, but in a piece by piece, fragmented pattern. Now, in this MONOGRAPH, Dr. Wilhelms has really "put it all together."

Teachers, administrators, and curriculum workers need a solid base on which to build -- or from which to remodel and renovate -- the pattern of educational opportunities designed for elementary and secondary school students. Since the opening of the New Jersey Center for Consumer Education Services in March of 1971 we have been trying in numerous ways to define this base -- at least as far as consumer education is concerned -- and to share it with those people who could put it to good use. We sincerely believe that this MONOGRAPH is one of the most

logical and best organized statements regarding consumer education -- what it is, what it can be, and alternative methods for making it happen -- and that it clearly puts forth our notion of what that base should be. After even a cursory examination of this MONOGRAPH we feel sure that you will be excited -- either for the first time or all over again -- about the potential of consumer education. And you will gain some valuable insights concerning your contribution as a teacher of young consumers. And we sincerely hope that you accept and incorporate into your set of educational principles the ideas expressed.

It is not necessary to go into great detail about Dr. Wilhelms and his qualifications for writing a paper such as this. In explaining the vantage point from which he writes, he indicated in his prologue that he has enjoyed a longer professional and more personal involvement with consumer education than most of us. His messag. -- much as the man -- carries a flavor of buoyant optimism, based on practical, seasoned experience. We know of no person better qualified to "put it all together." And for his willingness to do this, we at CCES re sincerely grateful!!

William L. Johnston, Ed.D.
Director
Center for Consumer Education Services

May 1974

A Personal Prologue

I hope you won't mind my opening on a personal note. I have distinct inhibitions about doing it. But I am going to smother them, in the hope that this sort of introduction will get us on the same wave length and help you tune in quickly on the nature of this paper and the purposes I am after. What I have to offer (I hope!) is some seasoned advice which has been hammered out in a good many years of dusty campaigning. And I feel the need to address you pretty directly, as one professional teacher to another.

It was an odd incident, 'way back in 1932, that planted the idea of consumer education in my mind before I had ever seen the term itself in print. In the small Nebraska high school where I was working, our tiny library had just added Chase and Schlink's Your Money's Worth, and it suddenly caught my attention that all the youngsters seemed to be reading it and wanting to talk about it. As you probably know, the book was the first of its kind, and I was intrigued by the strangely powerful hold its new approach had on the minds of teen-agers, many of whom didn't ordinarily read that much -- or care that much about what they did read.

The memory lingered on, and five years later when, at Nebraska's University Extension Division, I had charge of a

curriculum-materials production center, I promoted my hunch into an individualized course in consumer education. The term was in common use by then, largely because the Great Depression had made it essential to stretch every nickel, and a powerful consumer movement was mobilizing in our society. Still, to me, consumer education was only a casual interest at first -- just one of many ventures we were exploring. But the dynamic possibilities of this new subject matter soon had a powerful - and permanent - hold on my mind, too. There were so many important things you could do with it!

Therefore, in 1942, when the National Association of Secondary School Principals and the National Better Business Bureau got together to launch the Consumer Education Study, I eagerly accepted the Associate Directorship. For six years I was the all-out specialist. I read everything in sight. My job let me travel and visit all kinds of programs, in schools and outside the schools. I suppose I talked shop with just about everybody who counted in the field. We argued endlessly about what ought to be taught, about how it should be organized and handled, and especially about what its "tone" and purposes should be. For by that time wartime prosperity had displaced depression psychology, and the earlier preoccupation with pinching pennies had lost much of its force; anyway, we had caught glimpses of other compelling purposes.

After 1948 I went on to other concerns. Occasionally I got to take part in a workshop or to teach a "Methods and Materials" course for teachers. But I wasn't a specialist any more. Even so, I couldn't resist keeping an anxious eye on the field I had

come to value so highly. It was having a hard time in that hyper-intellectual period, being largely displaced by a more scholarly, discipline-oriented "economic education." (The fifties were hardly a time when a direct, earthy approach to ordinary human problems was likely to get priority.)

But the times soon changed again. In the early sixties there was a great new surge of concern for the drop-outs and all the underprivileged - and for curriculum content that counted in real life. Relevance became the test, and consumer education passed that test with a score so high that few subjects could match it. Then "consumerism" once more began to spread through the whole society. Its spark was fanned by inflation and brought to a hot flame by the sudden appearance of shortages in everything from beef to gasoline. But there was more to it than that: a restless disappointment with the quality of life in our affluent society, a quest for ways of living better with the resources we have. And, out of all these forces, a great "second wave" of consumer education rolled through our schools.

Though still on the sidelines, I was delighted, of course; only, I was a little bothered, too. For the new generation of consumer educators seemed bent on repeating all the naive mistakes we old-timers had made early in the first round. Even worse, they seemed to be overlooking so many of the great allied opportunities we had eventually worked so hard to exploit.

Therefore, in 1972, when NASSP and the Better Business Bureau renewed their old alliance, I welcomed the chance to edit their publication, The Consumer Educator. It was an opportunity to watch programs and thinking develop once again, to study the

materials pouring out to help the teacher -- and even to kibitz a little!

Having taken the assignment, I was amazed at the strength of my feelings about it. Suddenly I realized that in all my years of teaching and curriculum work I had never found another medium so versatile as consumer education, so well fitted to a tremendous variety of jobs - from the supremely practical to the sublimely philosophical. I had never seen anything else that "worked" with quite so broad a spectrum of students. I did not know of anything more responsive to the most fundamental problems of youth in our times. I wanted to get up and shout, "Hey! Stop treating consumer education as such an incidental thing with such limited scope. It's one of the most powerful resources you've got. The thing to do is to <u>see it big</u>."

And I guess that is why I have wished to write this statement. Yet, at the same time, I want you to know that I approach it with great modesty. I have been on the sidelines a long time. You must see by now that you may well be far more expert than I am on today's materials and programs. Certainly you are far closer to the practical working details, and I shan't presume to advise you on those. What I want to do, rather, is to lay my developed perspective alongside yours and think with you about the <u>kind of program</u> you mean to build, about the purposes we need to concentrate on, and especially about the less obvious kinds of opportunities that are right there at our fingertips, yet so often go unnoticed. If we can catch a clear image of what can be done, you can soon work out the professional implementation to get it done.

F. T. W.

The Imperative Needs
and
The Glowing Opportunities

The education of young persons as consumers is not a mere incidental. It is what the National Association of Secondary School Principals called it more than thirty years ago: an imperative need of all youth. In this post-industrial era, when the age-old problems of producing enough have virtually been solved, the pressing problems of economic life have moved to the other end of the process. Centuries ago, Marcus Aurelius wrote his wry, trenchant line: "Even in a palace it is possible to live well." He could not have spoken more directly to our time. The great American economy has built us our palace; now it is up to us to learn to live well in it -- and make it possible for all to share in its richness.

One could, with some justice, have written thus a quarter- or even a half-century ago. But to most people, then, it would have seemed mere academic maundering. Now, suddenly, all that is changed. Running through the American people is a vague but powerful sense of unease with what we have made of our progress and prosperity. Especially among the young: The youth rebellion of recent years, with its varied "counter-cultures," has been an inchoate upwelling of a sense of something lost; yet also an affir-

mation, groping as it is, that something better -- something very beautiful -- must still be possible.

There has been another element, too: a strident note of fear; fear that we may already have fouled up our milieu beyond repair, or that we are about to; fear that the gracious countryside will soon be only a memory; that our great inner cities are collapsing into chaos; that our lakes and rivers -- perhaps even our oceans -- and the very air we breathe are turning into poison. That note has been growing stronger for at least a decade, accompanied by a growing dedication to conservation and restoration. Then suddenly, 1973 crashed in with its ominous news of shortages. It was the oil shortage and the "energy crisis" which caught most minds; but other shortages popped up unexpectedly on all sides, and it became clear, for instance, that the age of cheap, surplus foods was coming to an end. Though few of them had read the Club of Rome's somber prediction that unbridled industrial expansion is headed toward certain collapse, the American people began to sense that they must forge out a new style of life.

And so, as never before, the question of "how to live well" is in the air. It constitutes consumer education's great new opportunity. But of course, we professional educators cannot deal with it in such vast, global terms. Even in the face of mounting crises, we must coolly tease the problems apart, reduce them to manageable components, and then marshal our resources to see what we can really do. Let us now look at this whole area in several different ways, analyze the needs, and see where our most realistic opportunities lie.

THE BREAD-AND-BUTTER NEEDS: FOUNDATION

Buymanship

From the point of view of the consumer-buyer, modern life is distinctive in salient ways. To take only a few examples:

1. Goods and services come in unprecedented quantity and variety. They are there to meet virtually every real need or fancied need -- even every "need" that can be created in the mind by propaganda. Wonderful, in a way! It means that the modern American consumer can pick and choose exactly what he wants. Only, how to find it and identify it? Especially when,

2. The quality of goods and services grows harder to discern. For growing numbers of products the time-honored method of "inspection" becomes increasingly futile. One cannot see what is inside a can of food or a TV set; and even though one can still see and feel textile fabrics, the fact helps one little in judging the modern mix of fibers. Discrimination is still possible, but it depends more and more on modern media of data-communication: notably labeling, advertising, and the counsel of experts.

3. The purchase of services, formerly a minor element, rivals the purchase of goods in importance -- and calls for a set of skills of its own.

4. The pervasive and persuasive pressures of advertising and every form of sales promotion grow steadily stronger and, at the same time, subtler. Their total influence upon images of desirable life-styles is enormous, and holds great hazards of distortion, which none of us can wholly escape.

One could easily go on with other factors. But these are enough to establish the imperative need for a thorough and

comprehensive curriculum in buymanship. Such a curriculum must meet a few basic and essential criteria.

1. It must be broad. It has to avoid the trap of endless and repetitious concentration on a few hackneyed products such as canned foods and used cars. In today's world the buying of health care needs as much attention as that of clothing. A good program of recreation and leisure-time use bulks large economically and even larger in the quality of achieved life. Buymanship training must reach beyond the grocery store, or even the department store.

2. It must be toughly realistic and practical, getting right down into the marketplace with real laboratory work. It must root down into the actual budgets and conditions of life faced by the learners. It must be fearless, calling a spade a spade as to sleazy products and sticky merchandising.

3. It must build for the future. The question of not what is today's best buy in shampoos -- though identifying that best buy may be valuable practice -- but how to find the most suitable thing long after today's brands have disappeared, at a time when the needs of today's youngsters will have become the needs of a family head. This pedagogical skill of using the needs and interests of the moment to build for something bigger and more lasting is at the heart of good consumer teaching.

4. It must teach process. That process, which may be for shorthand purposes called shopping, is essentially a system of information-gathering, comparison-making and decision-making. Our students should come out knowing how wise and intelligent shoppers size up their needs, gather information, use sources of

data, make comparisons, resist pressure, and carry on the whole business of shopping. (And this last, let us not forget, includes the positive and constructive use of human relations in the world of business.) They should have a "built-in," near automatic system of attack on their problems.

5. It must be attuned to youth. Young people are vigorous and optimistic. They feel their wants more keenly than they ever will again. Furthermore, their wants are in many ways different than they will be in a few years. All this is legitimate. There is no reason why their education as consumers needs to be keyed to a damping-down of their enthusiasms or subjected to the tired resignation of the middle-aged. Neither is there any reason why practically all the buying practice has to be in terms of goods and services today's students will not buy until years later. They can learn to buy clothing, for instance, just as well in terms of the clothes they want now as in terms of the soberer stuff they will want later. Good consumer education should "feel" to every youth like a powerful ally dedicated to helping him to get more of what he wants and needs and to live better and more vividly with whatever resources he may have.

In the total education of a young consumer this very real and earthy business of better buymanship is the cornerstone. Before we finish we shall build quite a superstructure upon that rock. But every school and every teacher, planning that entire structure, must always remember where the foundation lies.

Yet this immediate application of the use of money is by itself insufficient foundation. For, in real life, even the canniest and most frugal shopper may dribble away his assets or even

run head-on into disaster if he lacks certain longer-range competencies with respect to money.

Money Management

Money is not the consumer's only instrument -- not by any means, in a world where many of life's greatest potential satisfactions are still largely non-economic. Yet money is by far his greatest single tool. Basically, our system depends on converting some form of productive work into a money income -- a "living" -- and then using that income, along with energy and time, to build as best one can -- a life.

It follows naturally, then, that the ability to manage money is fundamental. Of course, this includes the subject we have just been discussing -- buymanship -- the shopper's ability to get his money's worth in the marketplace. Yet, important as the shopping element is, there is far more to skillful money management, and a curriculum in money management must get at several major matters.

1. There are the sheer mechanics of handling one's funds. For example, even a person without any organized savings program still has to store money for a while. He had better be acquainted with banks, credit unions, and other financial institutions. He needs basic skills such as writing and endorsing checks, transferring funds in other ways, filing receipts and other papers, and generally keeping track of things in an orderly, alert way. The skills involved are relatively simple, but they are basic all the same.

2. Economic life involves financial risks of many kinds. Thus, a family may be ever so frugal and ever so clever at

shopping and yet be financially ruined by one fire, one accident, one catastrophic illness or other disaster, if it has not taken appropriate protective steps. Insurance is a major element in intelligent financial management. It must be taught thoroughly and comprehensively, with due regard to all the kinds of risks the students are likely to face. It is not enough to settle for automobile insurance and life insurance. The hazards of illness and accident are fundamental, and the insurance resources relevant to them are improving steadily. The hazards to property -- and the liabilities attached to property -- need systematic attention. Pension plans and Social Security are too fundamental to a lifetime financial career to be treated casually. Furthermore, instruction in insurance offers a wonderful opportunity to look at economic life in a larger way.

3. Credit is an integral part of financial life. To the careless and unwary its use is often fraught with grave danger. Yet, handled with prudence and sober sense, credit is a tremendous resource. Students need the opportunity to think about it philosophically, to see its proper place in their lives, and to use it boldly and constructively and yet never thoughtlessly or recklessly. They need to learn how to secure it when they need it, how to shop for it as objectively as they do for groceries, and how to protect themselves at every step. Again, here is educational opportunity to look at economic life thoughtfully and in the large, and get acquainted with some of the major institutions of our economy.

4. Saving gives an enormous lift to consumer success. Not, for adolescents, saving for old age; that can come later. But

the ability to defer instant small gratifications in favor of larger satisfactions ahead is almost the hallmark of a growing maturity. In practical terms it means the difference between living forever from hand to mouth, constantly driven to bad decisions by the immediacies of price and credit terms -- between this and being able to plan forward and make the plan stick.

Here we are up against questions of temperament and values almost more than questions of competence. Middle-class children, especially those from the upper-middle class, typically grow up with the idea of regularly putting something aside -- and thus getting ahead -- almost built into them. Lower-class children, especially those from the lower-lower class, are typically oriented to the present rather than to the future. Both groups will take to the idea of saving more positively in terms of short-term goals like saving up to buy a longed-for guitar. And if, in such terms, they can learn the liberated joy that comes with the mastery of compulsive instant gratification, the rest will come in train at appropriate times.

I sometimes think that typical consumer education loses much of its effectiveness by being needlessly sombre and middle-aged. "First save $1,000," says one consumer book after another, "then buy a home, and then start investing in stocks and bonds." Nonsense, as a message to adolescents! They have more important and valid goals right now, which consumer education ought to honor and use. Oh, of course, it is a service to youth to help them look ahead and gain perspective on their probable family financial life cycle. They are interested in that, too -- nervous and insecure about it, in fact. But their life as youth is valid and

important, too. There are few places where the artistry and the philosophy of the consumer teacher are so important.

The competency matters of saving are almost incidental: how to lay out a plan, where to keep the savings, etc. They do provide an opportunity, though, for youth to get acquainted with another area of our economy and to develop concepts like that of capital formation.

5. Closely related to saving is <u>investing</u>: making your money work for you. Again, I doubt that adolescents need immediately to be taught all the intricacies of the stock market, real estate, etc., though a preliminary acquaintance with these resources, which they will use later, is of value. The salient idea is putting your money to work. And, for a young man or woman, the best medium for that may be very different from the stocks and bonds of later years.

Henry Ford once said, "It is the duty of a young man to spend." In the 1940's the Consumer Education Study took much the same tack and entitled its unit on investment "Investing in Yourself." (Incidentally, that unit promptly became a best seller.) It explored the ways in which a young person can invest in further education, in tools and equipment, and in building a "personal capital" of clothing, furniture, and such recreational and/or artistic objects as may be necessary to the style of life he wishes to lead. At the same time it forshadowed the kinds of investment a competent person can expect to start making, say in his thirties and forties.

Adolescents take to such looking-forward with great vigor. And it gives them one more opportunity not only to get acquainted

with the great financial organizations of our economy, but also to gain a perspective on what their own lives can be.

6. A tremendous bulwark of protection against unnecessary financial troubles is the law every young person needs to be made intelligently aware of it.

In one sense we may view the law as an umbrella; if you stay under it, you don't get rained on! Thus -- to take a very simple example -- if you use the appropriate restrictive endorsements on checks, instead of always endorsing them in blank, you automatically reduce the possibilities of loss. What is needed here is understanding of a few basic principles of law regarding contracts, conditional sales, negotiable papers, etc., along with habituated competence in following "safe" and "correct" procedures. This subject matter -- the core of what is often called "business law" -- need not be terribly complicated, but it can be crucially important. Young people need it quite as much in their roles as producers as they do in their consumer role.

In addition, however, there is a growing body of what can almost be called "consumer law" (though, of course, the distinction is rather artificial). In recent years there has been a great expansion of consumer-protection legislation and regulations with specialized state and local agencies. The work of public-interest law firms and others has secured unprecedented court decisions in the consumer's favor. Young people, (especially, perhaps, those from the poorer, less sophisticated, more often exploited sections of society) need to learn to protect their rights and defend themselves actively against fraud and chicanery. This is no small matter. Nothing would do more to

clean up a lot of questionable and shady business practices than a cadre of consumers hard-boiled enough to insist on their rights and competent enough to wield real force. The result will be healthy for our whole economic system as well as helpful to individuals.

The curriculum in business and consumer law need not be elaborately spun out, but in any program of financial management there must be such a basic curriculum.

The Budget

Finally, we come to an overarching topic which applies equally to buymanship and to money management: Budgeting.

In essence a budget is simply a plan, based on analysis of the past but looking out to the future. It can be short-range or long-range. It roots down in two questions: What resources am I (are we) pretty sure to have? How had I (we) better allocate them?

At its lowest, most "practical," level budgeting needs to be taught as a competency. It involves at least some simple procedures of record-keeping and accounting, some techniques of checking on past performance so that the whole thing does not become an empty declaration of pious hopes. There is room here for some study of "typical" budgets -- if a wide variety is used, to dispel any notion that there is one "good" pattern for all. Such study can be a very good way of getting down to earthy reality.

Yet there are hazards in even this much use of "model" budgets. Young people need to learn that every perons's (family's) budget is his (their) own personal business, not to be

dictated by norms and "proper percentages." A budget is an encapsulation of one's "mental standard of living," an expression of his purpose and sense of direction. It needs to be realistic, yes, but it also needs to honor one's yearnings and dreams for the future.

My personal hunch is that most school treatments of budgeting are far too mechanical and -- worse -- far too colored with grim self-abegnation. Far more persons and families fail to achieve a good life because their aspirations are too low -- or they lack the nerve to back their fonder notions -- than ever fail because they try too much.

Consumer education is generally wrong when it gets so "realistic" that it amounts to a damping-down of all our lovely follies, insists perpetually on being "sensible," and tries to sell a frugality which makes an ideal of the ordinary. Consumer education makes sense -- and catches the mind of vigorously idealistic youth -- when it is patently a means to a richer, more enjoyable life.

Budgeting is an extremely important part of consumer education. It deserves the most thoughtful, philosophical approach a teacher can bring to the teaching of a happy competence.

Sizing Up The Foundations

As I see it, we have the foundation laid now. Its twin cornerstones (if you will allow me two cornerstones instead of the traditional one) are effective buymanship and effective financial management. Taken together, these (to change the image) are the "meat and potatoes" of consumer education.

This is the realm of extremely realistic -- even hard-boiled

-- teaching; geared to the nitty-gritty of ordinary life, aimed at practical information and know-how. This foundation has to be laid very carefully, simply because it really is the foundation -- the base on which to build all the other things that can be done through consumer education.

Schools often fail to build the foundation broad enough and solid enough. This is partly because we teachers tend to be more interested in general ideas and abstractions -- and more at home with them -- than we are in rock-hard, "ordinary" realities. But it happens also because few schoolmen see the full scope of what must go into good buymanship and financial management.

Training for a lifetime of modern buymanship under conditions which will change many times, for instance, calls for far more than just facts about a few kinds of merchandise. At the very least it involves:

* The full process of shopping

* The sensitive, considerate handling of human relations involved in business -- without weakness; getting the help of sellers without being overpowered by them

* The use of advertising, one major stream of information, so as to avoid being pushed around by it and yet be able to learn from it

* The use of labels and all sorts of point-of-sale data -- another major source of information

* The use of data from expert and scientific sources, including test data

* The development of an active, accurate

vocabularly of trade terms, especially those with standardized meaning.

Likewise, financial management in our times rests on many components. We have already listed them; let us recapitulate:

* Skill in the sheer mechanics of storing and handling money

* Sophistication in the use of insurance to offset risks

* Competence and wisdom in the use of credit

* The disposition and ability to save

* Sound ability to invest appropriately

* Ability to use the law as a protective shield.

Finally, both buymanship and management come to their apex in budgeting -- as a set of skills on the one hand, as a direction-finder on the other.

This is the way I size up the major components of a good foundation of consumer education. Your organization of the field may be different. That is quite all right; there is room for many differing views. What is essential is that every school and every consumer teacher have <u>some</u> analysis of what must be taught -- and build programs accordingly.

And now that we have our foundation laid, let's start looking at the superstructure we can build on it, and the allied gains we have at our fingertips.

ALLIED GAINS: SUPERSTRUCTURE

Some years ago E. B. White, writing from his rural home up Maine, laid out some jobs for himself. I don't have the copy

here, and I don't at all remember the details or wording, but the drift of it was something like this:

> Tomorrow morning I'd better go up in the attic and tack down that stair carpet. I'll have to have tools with me, so while I'm there I might as well loosen up that sticky window. And as long as I'm at that I can just as well ....

Before he was through he had filled several pages with his list of pleasant chores.

My own feelings as I open this next section are much the same: "As long as we've built such a solid foundation, we might as well build on it." The example isn't altogether apt, because some of the allied gains we can capture may in the long run be more important in the lives of our students than the "meat and potatoes" knowledge and skills are. Still, it will be fine if we can approach all this in a mood of pleasant anticipation of opportunities-opened-up, rather than with a tone of worry about work we have to do.

Consumer Education Among The Humanities: Values and Choice-Making

Old Socrates used to go down in the business district, settle himself comfortably on the railing outside the Bank of Athens and start probing into his eternal question: "What is the good life?"

Probably not many of your students, untrained in philosophy, can do much right away with that large question. But suppose we turned it into a lot of little questions about ordinary affairs -- and put a sort of dollars-and-cents sign on it.

You could start very small. Your class is talking, say, about how to buy a bicycle. You could raise the question: "What are you really after, anyway, when you put out money for a

bicycle? If you can't have everything, what are your priorities?" You could easily demonstrate that each of the things we want to buy represents a "bundle of utilities," and sometimes one "utility" is contradictory to another. So - - do you want a bike loaded down with accessories that will impress the girls but make it heavy and sluggish? Or, are you after light-running, easy transportation? The way you're going to use this bike, is a ten-speed mechanism worth the price? etc., etc.

The same types of questions apply almost everywhere: When you buy peaches, do you want the big, glossy halves that look so pretty but may feel and taste a bit rubbery? Or do you go for the more home-made-looking ones with the real flavor? Why? When you choose something to read do you judge it chiefly by what you sense about its sensational excitingness or its accuracy and truth to life -- or what? Do you want escape from ordinary life or relevance to life?

This is very ordinary stuff. But, handled adroitly over a lot of specifics, it can produce an amazing change in approach. It will introduce a rifle-like precision into shopping. But more important, it will furnish an infinitely varied way of getting at the basic question: What do you <u>really</u> want? You work hard for your income; there's never enough of it to get everything. O.K., then, what do you really want it to get you?

Over time, if a series of teachers with different interests and specialties -- from music to sports to groceries and meat -- work toward clarity in their own areas, the total result can be profound.

But, of course, there will also be appropriate times for the

larger, more philosophical approach. Let's say you're teaching a unit on budgeting. One thing you can do is to have each student put down the ingredients of his "mental standard of living." (Instruct them not to limit themselves to just what they have the resources to reach for right now. On the other hand, ask them not to include what they recognize as mere illusory dreams. Maybe the best definition of a mental standard is: "What you value enough to put real effort into -- and are willing to sacrifice other things to." In a typical class you will get an amazing diversity of aspirations. Some of the students -- maybe all of them, though no one should be forced -- will be willing to show their lists to the whole class and talk about them.

Then you are ready for a lively discussion of <u>what really matters most</u>. There will be arguments, but there is no need to work for consensus. In fact, one of the great values of consumer education is its ability to show kids a rich diversity of possible goals -- all legitimate. Most young people -- perhaps especially those from poor homes -- have a terribly restricted view of what is possible. They often need to have their aspirations enlarged and kindled. There ought to be a tone of <u>realistic hope</u>.

If, as the teacher, you are reasonably well equipped in the area of teaching about values, you can push the question deeper: "Are all sets of values equally good? Is it a case of 'anything goes'? If some values are better and others worse, how do you tell which is which? Are there rational, systematic ways of judging value sets and choosing your preference?"

This can be immeasurably valuable. But, if you enter this

area, you must recognize that you are subject to the professional rules on teaching about values (concerning which there is a growing professional literature of great worth to all consumer teachers). It isn't your job to "push" some particular set of values; that's taboo, and you will have to watch yourself like a hawk. Furthermore, you will have to develop skills to keep some youngsters from "putting down" others and making them feel embarrassed or unworthy. The climate of a good consumer class has to be very "open" and full of mutual support for differing perceptions and ideas -- even if they seem far out to some other students, or to you.

I was not joking when, at the head of this section, I virtually called consumer education one of the humanities. In cold fact, it can be one of the best of them. One of the great purposes of the humanities is to help young people perceive many alternatives, clarify their sense of values, and make a developing commitment to a way of life. Unfortunately, the traditional humanities often approach all this in a highly abstract, academic way. In consumer education you have a peculiar opportunity. Many of the youngsters who would like to run screaming for the nearest exit if you said "philosophy of life" will be intensely interested in specific problems that are real to them -- and that, over time, can add up toward the same thing.

The pedagogical trick is to start, over and over again, with some deceptively simple specific -- and then by a little deft sleight-of-hand (at which teachers become so very good!) take it briefly to the higher ground of the great questions of human life and purpose.

Another purpose of the humanities is to help young people understand themselves -- and other people; to perceive themselves with clear, honest eyes; to reach a growing acquaintance with their half-hidden impulses and their not-quite-conscious motivations. Here, again, consumer education has superlatively good field position.

And, again, the trick is to go in simply, using an endless variety of specifics. When your students are looking at advertisements and other sales pitches, for example, you might raise questions like: "Why does the seller approach you this way? What must he think you are like? What does he think makes you tick? Well, is he right? Do you respond to his hints about how to be popular, or sexy, or sophisticated?" If the climate of the class is warm and supportive, youngsters can talk with growing ease about their impulses and yearnings. They can look back at purchases they have made -- purchases they now know were silly -- and size up pretty well what pushed them in. Once started, the talk does not all have to be about commercial things. Teachers, by the very nature of their training and experience, understand a great deal more about human psychology than most of them give themselves credit for. There is no reason why they should not occasionally go beyond the immediate subject matter to explore perceptions and feelings in a more general, and deeper, way.

If you to in this direction there is one caution you had better observe. By its very nature consumer education tends to favor the purely rational, and to lay some hint of disapproval on impulsivity and all the dear follies of humankind. Within limits,

this is good and necessary. But it is incomplete. Life is not all like that -- and should not be. Youngsters already feel too much guilt and even shame for their powerful, dimly perceived urges and impulses. They need to be taught to "listen to their own innards," to appreciate and honor their own "irritional" drives. A famous psychologist used to say that one of the primary jobs of the school ought to be to get learners progressively more deeply aware of their less-conscious motivations -- and he did not propose that just to get them to reject their less rational side. Much that is finest and most beautiful in human life springs from those sources. And if school teachers elect to get into that area, they had better be prepared in good spirit to reinforce more than they try to weed out.

Finally, while consumer education, in its peculiar way, builds toward concepts of "the good life," it had better look at that in terms of what we wish to see possible for <u>other</u> people -- for <u>all</u> people -- rather than just for ourselves. I add this note because there is in consumer education, superficially handled, some streak of a selfish me-firstism. It can easily become too calculating, too shrewd.

Yet in the same breath, it can just as easily be transmuted into a medium for a glorious altruism, universal compassion, and a high value upon civility and generosity in human interactions, even when they take place across a counter.

Time and space forbid a more complete exploration of these great humanistic themes. But you can easily take them further. The basic idea is that while we are so painstakingly building the foundations of competence in practical affairs we -- like E. B.

White -- "might as well" seize the great opportunities that lie there almost ready-made. Values, ethics, a philosophy of purpose and significance, a growing insight into oneself, and understanding of the general human condition -- these are no small by-products to try for. And, if we use our heads, we can go a considerable distance with them. As a poet once said, looking at things through the eyes of a cat:

> Life's a mouse of no great size,
> We can take it by surprise,
> If we only care to.

The Consumer Approach to Economics

"Economic literacy" has been a term much in favor for several decades. It ought to be universal, the argument runs, but in fact it is appallingly scarce, and great campaigns of education are needed.

One problem has been a lack of clarity as to what constitutes economic literacy. Specialists in economics rather naturally want to see it taught as a coherent system of analysis; to them, what is essential is understanding of certain fundamental concepts, principles, and generalizations (which turn out to be few and far between, if one sticks to those which command a consensus among the experts). But, for the pragmatic curriculum planner, two difficulties haunt the typical course in economics-as-a-science:

1. The course appeals to -- and is likely to be mastered by -- comparatively few students; say, about the same proportion of them as willingly go into the higher mathematics. This is true partly because of the sheer difficulty of the high abstractions involved, probably even more because of the remoteness of

governmental involvement.

It is an embarrassment of riches, really, with more educational opportunities than any one teacher is likely to have either the time or the technical know-how to use. Teachers constantly have to choose whether to explore deeply, merely bring in a few enlightening observations, or ignore a possibility completely. In any case, it is essential to keep firm roots down in immediate reality, which is where most of the student motivation comes from.

And, in this connection, I want to emphasize as strongly as I can that good consumer teaching uses the real thing. Get your students right into the bank. Work with real insurance policies and installment sales contracts. Half the problem, especially with youngsters from poor homes, is that they stand too much in awe of the marble counter, of the lender or the seller himself. They need to be put at ease, to acquire a comfortable acquaintanceship with the resources that are theirs to use.

All in all, considering how the average person interacts with the system, I believe that the consumer approach, carefully planned, holds more promise of producing a down-to-earth, working knowledge of real economics than the typical formal course in economics does. But this is neither to say that such courses should not be taught for special reasons nor to assume that economic intelligence can be generated by any old hit-and-miss consumer program. It takes forethought and real professional expertise.

Consumer Education and Effective Citizenship

Finally, I am going to make one more sweeping claim. I

fully believe that consumer education can be utilized to generate more civic intelligence and commitment than typical civics instruction can. (Again, I have no wish to oppose straight civic education, which is essential, or to claim that consumer education can do this job unless the effort is deliberate and thoughtful.)

The logic here is highly analogous to that in the area of economics. Traditional formal civics chiefly teaches the structure of government. Consumer education can go to the living, pulsing organism.

Suppose, for example, that as part of training in buymanship, you and your class have been studying advertisements. They have been learning to dig more information out of the ads, but inevitably they have also turned up some pretty dubious stuff, slyly misdirecting the buyer, possibly even lying to him. Since most adolescents are reformers at heart, they will be angry. "There oughta be a law!"

Now you face one of those innumerable choices teachers make: whether to exploit an opening or not. If you want to use this one, there is plenty of raw material. The history of sleazy advertising is a fairly long one, and a lot of efforts have been made to control it. It is a pain in the neck to ethical advertisers because it steals business away from them. Back in the early 1900's their problem got so bad that they formed the Better Business Bureaus to police themselves. (Here's an interesting point of investigation: How well have the Bureaus done? Can business be left to police itself? How do the Bureaus conceive and do their work now? A nearby Bureau will be glad to help you.)

But government has stepped in too. States have laws about advertising, many of them stemming back to the Printers Ink Model Statute. (Another point of entry: Are the laws enforced? Who's in charge? To what officials would you go for action? The officials will be glad to tell you.)

But, over time, the developing activities of the federal government have moved into the spotlight. (Here's a tremendous assortment: How much of it do you want to look into? The powers and activities of the FTC, which started out to control unfair competition on behalf of businessmen but now polices advertising on behalf of consumers? The especially stringent regulations of FDA as to the merchandising of foods and drugs? The scope of SEC when it comes to the selling of securities? The list goes on and on.)

The range of questioning can be fascinating: e.g., why have foods and drugs received such special attention? Why did the first Food and Drug Act come when it did, in 1906? Why has so much of the focus been on labeling and standardized terminology? Are the laws and regulations really enforced? If you have trouble where do you go for help?

But I need not go into so much detail. You know how one can probe and push back behind the scenes. With some individual students or some classes you can go only a little way before their interest runs down. With others you can go a long way.

One of the great benefits of such an approach is that you can trace out what happens when conditions shift and the American people begin to sense a new problem. You can watch how public opinion slowly mobilizes, how the various interests lobby and

jockey for position, how legislation and regulation develop. Young people don't need to think that more laws are always the answer or that government is always right; but they do need to catch a perception of societal response to emerging problems and get the feel of how a democratic people move to meet their needs.

The case of advertising can be used in another direction as well. A given class of yours may, for instance, be made up of pretty sophisticated youth not at all likely to be taken in by exaggerated claims in ads. At the same time they may be aware (or can easily be made aware) that other people, less educated and sophisticated, are led in large numbers to waste money and even jeopardize their health because of "ridiculous" claims of "cures," etc. Then a new question arises: What kind of protection do you want for <u>those</u> people, even if you yourself don't need it?

This basic question can be got at through a host of specifics. The general idea remains the same: What kind of economic society do we want for <u>all</u> our people? It is as important for each of us, as citizens, to develop a sense of direction and values for our society as it is to have a sense of values to guide our individual lives. Just as our economic system exists, in the final analysis, to serve consumers, so also a government exists to serve the citizenry. In both cases we need to know what we value most, what our priorities are. It is difficult, with most students, to get at such global questions in the abstract. But if we start over and over again with hard-rock human problems which the students know are real, we can push deeper and deeper into underlying values and principles. Furthermore, since

the problems we use are often emotionally loaded, we can build for strong commitments.

Sizing Up The Superstructure

Using only one or two examples in each area, I have been trying to establish one major point: While you are building your students' foundation of competence in buymanship, you can very naturally and with relative ease build also a superstructure of terribly important knowledge, insights, and attitudes. I have divided this superstructure into three areas:

1. You can help your students toward a rich image of the personal and family life they want to work toward, the values they mean to live by, and the commitments they will not forsake.

2. You can help your students toward a working familiarity with their economic system as it really is, along with developed values and commitments as to what they want to see it be and do.

3. You can help your students toward a working acquaintanceship with the processes of government as they really work and with some of the major governmental institutions; even more important, you can help them work through to the beginnings of a social philosophy, a set of values and commitments they will push for as citizens.

A great deal more could have been said at every point. Long lists could have been drawn up of opportunities you can use. But I have felt confident that you can see those for yourself. Therefore, I should like to add only one point -- even though you may

well have anticipated it, too.

For purposes of analysis I felt it necessary to list the two foundation areas and the three superstructure areas one at a time. But, of course, I did not mean that you must teach them one at a time. They are all intertwined and fall together naturally.

Thus, while you are teaching the practical skills of buying insurance, you are also in one of the most important areas of financial management. At the same time you are inevitably dealing with a philosophy of personal values, for the very suggestion of using today's money to assure tomorrow's safety and financial comfort is a profound question of life priorities. As you move into some study of the industry which provides insurance you are well into economics. And as you bring in the various forms of social insurance, with the history of their development and the controversial questions of future elaboration (e.g., in the field of national health insurance), you are well into the area of civic knowledge and social philosophy.

To be sure, at some points in time, you may be dealing almost entirely with one part of the whole. Furthermore, given your particular professional strengths, your personal attitudes and priorities, and the subject matter you teach, you may deliberately choose to emphasize one or two aspects at the expense of the others. That may be perfectly all right, since your faculty as a whole, with coordinated planning, can present a well-rounded and balanced program. Yet I must insist that if the program as a whole does not get into all five themes in a balanced way, your faculty is missing valuable opportunities and is settling for something less than the true potential of consumer education.

The Question of "Tone"

Here we come to a question of a very different order, one that all consumer teachers ought to face up to. By the very nature of its subject matter, consumer education can easily become obsessed with "problems." Inevitably it has to deal with an endless variety of sticky business practices. Whether you do it or not, as the teacher, your students will bring in angry, disgusted stories of chicanery and fraud. The consumer can get to looking like a perpetual victim, always put upon, forever needing to be on his guard. The whole thing can drift into a querulous, complaining mood.

Well, you have to decide what you are going to do about this sort of thing. And you have to make the decision in terms of the kind of persons you wish your graduates to be. I am not suggesting that you "whitewash" unethical business practices, or take a weak-kneed stance about such things. But I am suggesting that a sane and sensible balance is terribly important. If it is true that American consumers are often exploited, it is also true that they have a wealth of good opportunities and are virtually

pampered.

Let's look at a few key questions: After your students have worked with you, do you want them to feel like helpless victims of exploitation? I don't. I want them to be utterly realistic about the existence of cunning efforts at exploitation. But I want them to see themselves as vigorous, competent persons who can calmly take care of that sort of thing, and fight back effectively when necessary.

Do you want them to see the marketplace primarily as a hostile, dangerous place? I prefer them to see it primarily as a rich and friendly resource, with a few danger spots around the edges. I believe it is thoroughly possible to equip young consumers so well that they can be coolly wary -- firm, yes, even tough at times -- yet at the same time basically trustful and generous.

Then there's the matter of human relations in business affairs. Do you want your graduates to go through life eternally suspicious of vendors and servicemen? I don't. I want them to be able to assume realistically that sellers will "put their best foot forward" and will try to make sales. But I don't want them to see this as horrible. I want them to feel enough confidence in their own competence so they won't always think someone else has to take care of them and protect them from themselves. There <u>is</u> a certain difference of interest between a seller and a buyer; that's a normal part of life in a free economic society. I don't see any reason why strong, competent persons have to go around crying about it. Common sense observation tells me that the more successful consumers -- the ones who get the most for their money

-- are typically happy, friendly people who enjoy their dealings in the marketplace. If, occasionally, they are pushed too hard, feel manipulated, or even "get taken," they go away from there. They find sellers they can trust, and then try to cultivate them -- with generosity, even. Among the things consumer education has to offer is training toward sensitivity and decency in ordinary human transactions.

There is another hazard -- or what I view as a hazard -- here. In a too-constant emphasis on shrewd bargaining it is possible to build up a calculating, "me first" attitude. I don't think we care to do that. It doesn't make much sense to devote a great deal of the curriculum as a whole to teaching honor, altruism, and generosity -- and then in one room down the hall teach systematic selfishness. My ideal consumer knows that sometimes the best way to get his dollar's worth is to give the dollar away. He doesn't want advantages others cannot have. His dealings are always ethical, but -- beyond that -- often liberal.

But the most important "tone" question of all is how you want your students to see their own lives. Are you willing to let an image drift in of a life that is inevitably harsh, dominated always by frugality, sacrificing everything to a limiting prudence, damping down the fires of aspiration in favor of unremitting "sensibleness." I am not. I don't want my students feeling querulous and half-beaten before they start. I want them buoyant, optimistic, eager to stand on their own feet and go to work for the best that is possible in a land of opportunity. I believe it is thoroughly possible to encourage that kind of mind-set at the same time that we build for rational common

sense and realism.

These are personal views, and you do not have to accept them for yourself. People differ temperamentally. But I believe you do have to decide for yourself on the "side effects" you prefer to generate. They creep in in subtle ways, often without our being aware of them, and they bear watching. Consciously or unconsciously, you will make such choices. And the tone you opt for may make more real difference in your program than a lot of the intellectual content you work so hard to teach. I hope you will come to see -- if you don't already -- that consumer education is a happy thing dedicated to helping people reach out to the best of life.

The Problems of

Organization

Let's assume now that we have a fairly clear image of what we wish to achieve. In your own work and in association with your own faculty you'll need to elaborate the larger goals and ideas into considerably greater detail than we have done here. But, for the moment, let's take that part of the process for granted. The question then becomes: Given our set of purposes, how can we best organize a program to achieve them?

I suppose you agree with me by now that so vital a set of possibilities and purposes cannot all be left to "incidental" teaching. I hope you also agree that the spread of the needs and the teaching opportunities is so broad that we need to get a good many teachers from a wide spectrum of subject-matter fields into the act, each in his or her own way. At any rate, as we look at program organization, I am going to assume that we need <u>both</u> specialized instruction (units within various courses and/or a special course) and planned, coordinated contributions from many fields.

An Inventory Approach

At this point I want to make a suggestion that may seem obstructive at first, but which won't take very much time to follow through and will help you toward sounder conclusions. Most schools leap far too fast to questions such as, "Do we need a special course? What should it include? Who should teach it? Should it be required or elective?"

Those are questions to end on -- not to start with. Before you go into them, I suggest that you work through three preliminary steps:

1. Lay out the total job. In one way or another draw yourself a picture of what consumer education is. In a sense that is what I have been dealing with so far in this monograph. But I've taken a great deal for granted because I was writing to professional experts like you. So you may need to fill in gaps. Besides, you may well disagree with parts of what I have included, or you may feel it necessary to go into areas which I have not mentioned. After, all, your situation is bound to be "different" in various ways.

If you are thinking only of what you individually are to do in your own courses, you may not need to elaborate this activity to any very great degree. But I hope that, at the very least, the members of your department will get their heads together for planning. Even more important, I hope that your whole faculty -- perhaps with the cooperation of personnel from the central office -- will think together in an effort to build a school-wide program.

Of course, your group may already have done this and worked

out a definition or purposes. But under no circumstances permit yourself to slight this cornerstone-laying.

2. Take a department-by-department inventory of what you are already doing which IS consumer education -- regardless of what it is called.

Be imaginative in this; throw out a school-wide net. For instance, what is your literature program contributing -- perhaps indirectly -- to consideration of alternative life styles and the values to work toward in a good life? Or, when your students work on construction projects in the shops, what do they learn that applies to buying? What is being taught in home economics? In various social studies courses are there units or small bits that refer to consumer matters? What do your art classes add to skill and grace in beautifying a home at low cost? What is there right now in your math program that equips young people to move more surely in a modern marketplace? If your commercial students study business law, what do they learn that will serve them equally well in their private lives? In health education what guidance is involved as to the purchasing of health services?

Any faculty will be much more comfortable with new ideas in consumer education when they see how much they have been doing all along -- and it will turn out to be a great deal if you look perceptively.

One Caution: As you work through this stage, be sure to take into account who gets what. Schoolmen all too often add up what is taught in home economics and business education and decide that they already have a well-rounded program -- forgetting

that each set of offerings may reach only 15 or 20 percent of the student body.

Now Subtract. This is crudely oversimplified, of course. But, at least in a metaphorical, "mental" way, you are now ready to say to yourselves, "All right. When we look back at the whole job that we said had to be done, it's obvious that we've already been doing pretty well on a good many parts with all of our students. In addition, we've been doing even more with students who take subjects like home economics or business education or business math. In a sense we can subtract those things from the total new job we've got to tackle."

Realistically done, this process can be very reassuring. It can also begin to generate ideas for the next step.

3. Begin figuring out, again department-by-department or even course-by-course, the simple, easy, twist-of-the-wrist adaptations that could cumulatively enrich the program.

The idea here is to hunt for the "naturals." For example, your American history people might like to develop a unit on the rise of the consumer movement, analogous to the unit on the labor movement which many already teach. It would be thoroughly "good history" -- a wonderful medium for understanding the shifts in American life during this century. Surely it is subject matter as valid as the growth of big business, to which history classes pay great attention. In fact, the consumer movement is, in a way, the complementary half of that growth. Students could be intrigued to puzzle out why the successive waves of consumerism formed just when they did. They might also enjoy seeing how economic shifts and changes in public opinion slowly but surely

bring about great changes in government. The emergence of great federal agencies like the Federal Trade Commission, the Food and Drug Administration, the Securities and Exchange Commission (and the subsequent enlargement of their scope) would fall into place as responses to new needs.

Not everything need be that elaborate. In fact, one ought to look chiefly for the simpler adaptations. Thus, in arithmetic, traditional measurement systems based on pints and quarts, etc., can be augmented to include can sizes, frozen-food package units, and all the measures that really function in today's marketplace. Already the mathematics of credit costs and of the tax system show up pretty commonly in the curriculum; the math instructors may wish to re-examine this and use real-life materials to build still stronger the foundations of much that is crucial to consumer competence.

Among adolescents, music represents one of the great areas of spending. The record industry and the hi-fi firms would be near-bankrupt without them. How much help do your youngsters get from the music department in spending that money productively? Is this a need to which your music-appreciation offerings, if any, ought to give some practical attention?

To generalize that last question a bit, how much thoughtful attention is given in your school to the whole matter of leisure-time use and its financial corollaries? Do even your athletes learn how to shop and care for sports goods? Do aspiring skiers, back-packers, or fishermen look to your physical education department for help: Should they be able to?

Over the years, watching consumer education programs in

action, I have been struck by what looks like an unconscious application of the Puritan work ethic: Consumer education, it seems, ought to deal with grim and serious stuff like the price of peas -- but recreation is frivolous. Yet, in actual fact, not only adolescents but adults as well spend on leisure-time activities sums that rival their expenditures for the "big three" of food, clothing, and housing.

Let's not try to make this suggestive list of natural possibilities exhaustive. But, to push just a bit further, when woodworking students are learning to make joints and finish surfaces, would they benefit by an occasional couple of hours in a good store learning to judge commercial furniture? Perhaps your shop people do this sort of thing already; many do. If not, it may be one of those simple little "extenders" of consumer training that come altogether naturally to a good teacher.

Two of the most tantalizing areas of opportunity lie in the sciences and the humanities. Both run very close to the ordinary currents of life. Yet, peculiarly, both typically seem to hold themselves a little aloof -- almost deliberately, one senses. Maybe, at the very least, they ought to plan occasional crossovers into the arena of daily life. If they care to do it, any good faculty can think of a wealth of opportunities.

For instance, a chemistry class might like to do some lab work on soaps, detergents, and cosmetics. An introductory science class might "take apart" a can of some mixed food product as an exercise in precise measurement, to see exactly how much of each ingredient is present.

An English class, interested in the perceptive reading of

language used with accuracy could have a field day taking apart a variety of advertisements and labels. On the other hand, a literature class might dwell on Wordsworth's, "Getting and spending we lay waste our powers." And a humanities class might look at the tendency of the various youth "counter-cultures" to reject "things" in favor of a simpler style of life -- not forgetting that the energy shortage may force much of that simpler style upon us.

Again, One Caution. It may seem odd to say this, but there can actually be some danger from over-enthusiasm. If they feel a great zeal to move into consumer applications, faculty members from various fields may face a temptation to "make up" applications that don't really fit -- to "take time out," so to speak, from their regular work and teach something extraneous on behalf of consumer education.

I strongly advise that such temptations be resisted. The genuine and valid opportunities are so numerous that there is no need to go far afield. Let's not encourage a math teacher to get into consumer matters unless it makes his math more valuable. Let's try, rather, to find in every field those small, natural meeting places where both consumer interests and the best values of that field are served.

In this way, using the genuine commonalities, we can slowly build a series of solid and lasting commitments which will permit each broad area to contribute in a planned way to a total mosaic. Thus "the pieces will make a pattern."

Now Again, Subtract. Look back to what you originally said was the total job that had to be done. Then look at what you

were able to subtract from that total after you took inventory of the things you were already doing.

The next step is to add up what you have just decided each department can additionally contribute by taking advantage of its natural opportunities. Then subtract that from the earlier remainder (remembering to take into account who will get what).

This brings us down to bedrock. What's left to be done after you've exploited all the easy and natural adaptations? And how do you want to organize to get it done? This brings us, finally, into the neighborhood of the special course.

But first, as they say in the TV commercials, this brief message: One alternative possibility, too often ignored, is a planned, coordinated distribution of special units or mini-courses. A school may simply decide, for example, to make its humanities program responsible for intensive team-led exploration of the world of recreation, with its practical implications. Likewise, a school may deliberately free time of its home economics staff to bring to all parts of the student body the core of their specialized expertise in buymanship. Admittedly, such maneuvering has its difficulties and calls for great planning, but the profits can be great, too.

Finally, The Special Course

It may almost seem as if we've been trying to avoid having a special consumer education course, but that's not the point at all. We've had two basic considerations in mind:

1. Opportunities abound to fuse consumer education naturally into all fields. But unless you plan on a school-wide basis, you're likely to wind up with multiple coverage of obvious topics

(like budgeting) and no coverage of others, perhaps more important -- plus inappropriate add-ons in some areas.

2. Even if you do have a special course, it can't do the whole job. You still need the school-wide approach. Only the combination really does the job.

If you look back at what I have suggested various departments might do -- or, probably, if you look at the picture in your own school -- you are likely to notice that, in the main, the departments will be working at the lower levels of buymanship training, with some aspects of money management. This suggests that the special course may be able to move on to the somewhat more general themes. Thus, it can deal with labeling and advertising as a whole -- or, integrating still further, with the whole process of getting comparative information about goods and services. It can push the idea of budgeting far beyond the techniques of accounting which might be taught in mathematics or business education.

In a well-rounded school-wide program the special consumer education course ought to be able to start from where other offerings have left off, and drive deeper into general conclusions based on insight.

I am not going to make any effort here to outline the content of a consumer education course. Many guides are already available. Some come from commercial publishers in the form of textbooks or multi-media sets. Others come from city curriculum departments and state departments of education. In the past few years several states have taken very strong leadership and have produced syllabi which you ought to have.

Therefore, as we think of the special course, I should like to add just a few basic considerations.

Grade Placement

Here there is a sort of dilemma: Intellectually, the content of consumer education is mostly simple enough for junior high students. Emotionally, however, readiness and motivation climb sharply as students approach adulthood. (The young marrieds and about-to-be-marrieds are probably readiest of all.) In view of these twin considerations, I suggest that schools offer a course at the 9th or 10th grade level, chiefly for prospective dropouts or those who can be held in school only by the more practical work. But I believe the major effort for most students had better be at the 11th or 12th grade.

Grouping

If there are any secondary-school subjects which by their nature demand efforts to achieve student "homogeneity," consumer education is emphatically not one of them. Here is a course which positively benefits from wide ranges of heterogeneity in background. Youngsters from low-income homes, living on the wrong side of the tracks or even in a ghetto, have a great deal to teach their fellows from the middle and upper classes. Familiar at first hand with the harsh realities of poverty, they know all about exploitation. And they, in turn, can have their repertory of life-styles greatly enriched by free and open discussion with the others. The enriching diversities involve almost every facet of personal-economic life.

Furthermore, consumer education is singularly able to tolerate and use wide ranges of intellectual ability. The more

academic students can read and think deeply into the socio-economic, political, and philosophical ramifications of something like advertising, while the less academic work directly at the barer facts and the practical actions. And the beauty of it is that each can be making important contributions to the class.

Active Involvement

If I were a principal, responsible for teacher evaluation, nothing would turn me off from a consumer teacher quite so fast as the observation that he was turning consumer education into one more bookish, academic course. A good many teachers are succeeding in doing just that. They are the sort of teachers who feel that they personally have to have all the dope on prices and qualities of goods, not recognizing that it is often much better for youth to dig out such data for themselves. They are the teachers who hand down judgments as to whether installment buying is a good thing or a bad one, cutting off the free interplay of ideas and experiences that might have led to deeply internalized guides to conduct.

Luckily, there are also many teachers who each year find new ways of getting youngsters out into the community, rubbing against reality. And it appears that their work catches the interest and support of families and the business community.

And Dedication to Higher Objectives

Finally, if as I depart I could leave only one piece of advice to all who are concerned for consumer education, it would be this: Make your instruction as grittily "practical" as you know how; yes, get right down to cases.

BUT, standing on that foundation, look to the higher things.

You have at your command a wonderful medium for economic understanding; don't let that slip away. You command what may be the best means there is for teaching insight into democratic government as it really is and for developing ideas and commitments as to what it can be; don't forget that your young consumer is a citizen.

Above all, you command opportunity to help young men and women look with clear eyes at themselves and the lives they mean to live. The earthiest of subjects, consumer education can also be among the loftiest. The most immediate in its interests, it can also project itself down through all the years of a man or woman's life. Perhaps its final objective is to <u>improve the quality of their wanting</u>; and if it can do that, the quality of their living will rise along with it.

PREVIOUS MONOGRAPHS

I - CONSUMER EDUCATION: AN INTERDISCIPLINARY APPROACH - A basic statement concerning consumer education and its importance in the educational program of all elementary and secondary schools. Defines consumer education -- what it is and what it is not -- and suggests means for including it in the curriculum.

II - SELECTED AUDIO-VISUAL MATERIALS FOR CONSUMER EDUCATION - An annotated bibliography of selected audio-visual materials appropriate for use in consumer education classes. Includes films, filmstrips, slides, transparencies and multi-media resource packages with reference to source and cost.

III - A SURVEY OF EXISTING CONSUMER EDUCATION PRACTICES IN NEW JERSEY SCHOOLS - A detailed report of a survey conducted by the Center for Consumer Education Services at the close of the 1970-71 school year. Results are presented in narrative form, with wide use of tables. An excellent overview of consumer education which supports most assumed practices, but reveals some unexpectations.

IV - CONSUMER EDUCATION IN THE SCIENCE CURRICULUM - This publication presents a strong argument for a consumer oriented approach to the school science curriculum. The reasons for introducing consumer science, as well as explanations on how to do it, are clearly indicated. Many ideas for consumer oriented science projects are given, including a suggested outline for organizing the activity, and a sample unit on testing and rating shampoos.

V - CONSUMER EDUCATION IN THE ENGLISH CURRICULUM - This publication has been prepared to provide teachers of English with a springboard for action. It is not a curriculum guide or a course of study -- it contains only ideas, suggestions, and motivation for English teachers to use in developing their own contribution to a truly "relevant" area of education today -- consumer education.

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